



**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2(c)

Order Filed on July 16, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**STEVEN J. SICO, ESQ.
235 MAIN STREET
WOODBIDGE, NJ 07095
WITHDRAWING
ATTORNEY FOR DEBTOR**

In Re:

Case No.: 20-10905-MBK

RAFAEL TORRES, JR.

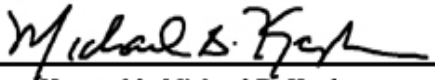
Chapter 7

Judge: MICHAEL B. KAPLAN

ORDER GRANTING MOTION TO BE RELIEVED AS COUNSEL OF RECORD

1. The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

DATED: July 16, 2025



Honorable Michael B. Kaplan
United States Bankruptcy Judge

Order Page 2 of 2

The relief set forth herein is hereby ORDERED:

2. Upon Motion of Steven J. Sico, he hereby is relieved as counsel to the Debtor, GRANTED;
3. The Clerk of the Court is to record the signed substation of attorney provided as part of this application on the docket for this matter.

The movant shall serve this Order upon all counsel of record, via ECF and via regular mail within seven (7) days of entry of this Order.

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In re:
Rafael Torres, Jr
Debtor

Case No. 20-10905-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jul 17, 2025

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2025:

Recip ID	Recipient Name and Address
db	+ Rafael Torres, Jr, 202 Atlantis Avenue, Manahawkin, NJ 08050-1910

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 19, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Charles G. Wohlrab	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V bkecf@friedmanvartolo.com, cwohlab@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor Freedom Mortgage Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Nissan Motor Acceptance Corporation bk@stewartlegalgroup.com
Jonathan C. Schwalb	on behalf of Creditor Rushmore Loan Management Services LLC as servicer for U.S. Bank National Association, not in its

District/off: 0312-3

User: admin

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Total Noticed: 1

individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V bankruptcy@friedmanvartolo.com,
jschwalb@ecf.courtdrive.com

Jonathan C. Schwalb

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series
2021 Cottage-TT-V bankruptcy@friedmanvartolo.com, jschwalb@ecf.courtdrive.com

Steven J Sico

on behalf of Debtor Rafael Torres Jr Steve@sico.law,
stevensico@gmail.com;ecf@casedriver.com;signilmel@gmail.com;3295273420@filings.docketbird.com;sico.stevenr98032@noti
fy.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William M. E. Powers, III

on behalf of Creditor HomeBridge Financial Services Inc. ecf@powerskirn.com

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on behalf of Creditor HomeBridge Financial Services Inc. ecf@powerskirn.com

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on behalf of Creditor HomeBridge Financial Services Inc. ecf@powerskirn.com

TOTAL: 12